

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
March 2018**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Oasis Legal Finance, LLC Rosemont, Illinois	Order Conditionally Granting Petition for Reinstatement March 1, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
David Alejandro Espinoza Mario Rodriguez Rivera Liza Ampudia Karla Escalante Jorge Escalante Chula Vista, California	Cease and Desist Order March 1, 2018	Unlawful Money Transmission Law Activity (Financial Code Section 2030)
Luca Silverio Spigno San Diego, California	Settlement Agreement March 1, 2018	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 22172)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
PS Finance, LLC Staten Island, New York	Settlement Agreement March 6, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22009, 22100, 22712 and 22750)
Lumen Solutions, Inc. Santa Ana, California	Settlement Agreement March 6, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22109(a))
Platinum Capital Finance, Inc. Los Angeles, California	Order Conditionally Granting Petition for Reinstatement March 7, 2018 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License March 29, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
SWBC Mortgage Corporation San Antonio, Texas	Settlement Agreement March 8, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50327, 50504(o) and 50513(b))
Mirae Asset Wealth Management (USA) Inc. Los Angeles, California	Statement in Support of Order Imposing Administrative Penalties Statement in Support of Order to Discontinue Violations and Commissioner's Intent to Make Order Final Order to Discontinue Violations March 8, 2018	Unlawful Investment Adviser Activity (Corporations Code Sections 25249, 25251 and 25252)
Cashbak, LLC Palm Desert, California	Citation March 9, 2018	Unlawful California Financing Law Activity (Financial Code Section 22707.5)

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David William Stewart Vintage Capital Advisors, LLC Redding, California	Desist and Refrain Order March 9, 2018	Unlawful California Commodity Law Activity (Corporations Code Section 29535)
Gemzo Enterprises, Inc. dba Quicken Cash Santa Ana, California Fullerton, California Stanton, California	Settlement Agreement March 9, 2018	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23001(a), 23036(e), 23050, 22712, 23058 and 22707.5)
Ben Alexander-Owens Anderson Irvine, California	Accusation in Support of Order Revoking Mortgage Loan Originator License of Ben Alexander-Owens Anderson March 12, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)

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Advance America, Cash Advance Centers of California, LLC Spartanburg, California	Consent Order March 12, 2018	Unlawful California Financing Law and Deferred Deposit Transaction Law Activity (Financial Code Sections 22200, 22251(c), 22303, 22304 22346(b), 22712 and title 10 § 1451(c))
10X Solutions LLC Safeloan.com Safeloan Safe-Loan Elgin, Illinois	Desist and Refrain Order March 15, 2018	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23005)
Vend-Lease Company Inc. Baltimore, Maryland	Consent Order March 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100, 22712 and 22713(c))

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Ahmad Motasem Alafyouni Parma, Ohio	Order Revoking Mortgage Loan Originator License March 16, 2018	Mortgage Loan Originator License (Financial Code Section 50310)
SimpleFi Palo Alto, California	Desist and Refrain Order March 16, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22305, 22306, 22320 and 22320.5)
Kevin D. McGill San Francisco, California	Statement of Issues March 19, 2018	Mortgage Loan Originator License (Financial Code Section 50141)
Judi Woods Los Angeles, California	Order Denying the Mortgage Loan Originator License Application of Judi Woods March 19, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22109.1)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Glenn Lee Twyman, Jr. Greencastle, Pennsylvania	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application March 20, 2018	Mortgage Loan Originator License (Financial Code Section 50141)
Monte Carlo Escrow, Inc. Rancho Cucamonga, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations March 20, 2018	Unlawful Escrow Law Activity (Financial Code Section 17602)
Asset Financial Center, Inc. Sacramento, California	Order Conditionally Granting Petition for Reinstatement March 20, 2018 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License March 29, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)

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RISE Credit of California LLC Fort Worth, Texas	Citation March 20, 2018	Unlawful California Financing Law Activity (Financial Code Section 22707.5)
Equine Escrow, Inc. Danville, California	Accusation to Revoke Escrow Agent's License March 20, 2018	Unlawful Escrow Law Activity (Financial Code Section 17608)
Brian Joseph Decker Temecula, California	Accusation in Support of Order Revoking Mortgage Loan Originator License of Brian Joseph Decker March 21, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)

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Jonathan Joseph Solek Temecula, California	Settlement Agreement March 21, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)
Covenant Escrow Services Corporation Newport Beach, California	Accusation in Support of Order to Revoke Escrow Agent's License March 23, 2018	Unlawful Escrow Law Activity (Financial Code Section 17608)
Movement Mortgage, LLC Indian Land, South Carolina	Amended Consent Order March 23, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002(a), 50204(o) and 50321)
Brett Edward Lovett State DPS Legal Aid Information Trust Capital Holdings Carpinteria, California	Desist and Refrain Order March 23, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

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Johnson & Johnson Finance Corporation New Brunswick, New Jersey	Citation Stipulation March 26, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22707.5, 22107, 22100(a), 22050(e), 22502 and 22107(a))
JB Brothers, Inc. dba Poke Bar West Hollywood, California	Consent Order March 26, 2018	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31303, 31300 and 31406)
Summit Funding, Inc. dba Blue Adobe Mortgage Summit Funding Greenwood Lending First Hawaiian Mortgage Association Summit Funding Enterprises, Inc. Golden Mortgage Sacramento, California	Consent Order March 27, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22301(a) and (b), 22161(a)(1) and (a)(2), 22712 and 22707.5)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Harry Basson Calabasas, California	Order Suspending and Declining to Renew Mortgage Loan Originator License March 28, 2018	Mortgage Loan Originator License (Financial Code Sections 50327 and 50144)
Sullivan Garrett Manhattan Beach, California Los Angeles, California	First Amended Accusation in Support of Order Barring Sullivan Garrett March 28, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17414, 17423(c) and title 10 § 1738.1 and 1738.2)
Mindy Nimoy dba San Pedro Payday Loans San Pedro, California	Accusation to Revoke Deferred Deposit Transaction Law License March 29, 2018	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23018(a), 23035(g), 23037(h) and 23038(a))

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LoanNow, LLC dba LoanNow Santa Ana, California	Consent Order March 29, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22712 and title 10 § 1451(c))
Capital Escrow, Inc. Encino, California Oxnard, California	Amended Order Suspending California Escrow Agent's License Consent Order March 29, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17210, 17602.5, 17608 and 17423)